

EXHIBIT "J"

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From: Andrew Gockel <andrew@gockel.fliver.co.uk>
To: Michael Craig <mikecraig@midnight.net.au>
Date: Wednesday, May 22, 2002 10:18:53 AM
Subject: Patent application
Folder: Inbox/Mike Craig

Mike,

I am still reviewing the patent application. New standards have recently been released for two way paging and sms for the payment of bills and electronic transactions.

I will review these standards and the patent application to see if any modification is required, and practically if it is cheaper to use an existing paging network (which is available in most areas, even the country) to do the two way transaction processing. It would require less capital to set up and implement as no land based communication lines would need to be installed.

Regards -

Andrew

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